

# Underwriting Guidelines

## For Willamette Dental of Washington, Inc.

### Large Group

- Eligible Employer** Employer of 51 or more full time eligible employees.
- Participation** Employer Paid, Contributory or Voluntary groups: a minimum of five employees must enroll.
- Eligible Employee**
- Must work a minimum of 17.5 hours each week. An eligible employer must establish a minimum hourly work requirement to be eligible for the plan. This requirement must be applied uniformly to all employees within the same employee classification.
  - Temporary, seasonal or substitute employees are not eligible.
  - Eligible employees must meet the eligibility waiting period and the minimum hourly work requirement.
- Benefit Plan** 51 to 99 lives – Large Group  
100+ lives – Experience Rated Group

### Small Group

- Eligible Employer** Employer of 2 to 50 full time eligible employees.
- Participation** Employer Paid, Contributory or Voluntary groups: a minimum of two employees must enroll.
- Eligible Employee**
- Must work a minimum of 17.5 hours each week. An eligible employer must establish a minimum hourly work requirement to be eligible for the plan. This requirement must be applied uniformly to all employees within the same employee classification.
  - Temporary, seasonal or substitute employees are not eligible.
  - Eligible employees must meet the eligibility waiting period and the minimum hourly work requirement.
- Family Member Employers** Companies who consist of family members only are still eligible for coverage if they have at least two employees enrolled, a true employer/employee relationship with the company, work the minimum number of hours required for the benefit, and the business entity or corporation has been established for at least one year.

- Benefit Plan** 2 to 50 lives – Small Group